

SJ-10321US

Page 2

storing the transaction information in a central repository; indicating a default condition for the transaction;

initiating a recovery process for the transaction;

said process involving services to be provided by multiple service providers; and

providing automated coordination of the recovery process [using]by computer means which coordinates [coordinating] communications with said multiple service providers in response to the transaction information stored in the central repository, the transaction information being updated by said service providers to indicate a current status of the transaction[.], the transaction being associated with a property unit, the transaction information including relevant information regarding the property unit and the recovery process including process stages taken with respect to disposal of the property unit after recovery thereof.

Amend Claims 3, 4 and 12 to depend on Claim 1.

Further in Claims 3 and 7 in line 2 of each of those claims before "property" replace "a" with "the".

Amend Claim 13 as follows:

13.(amended) A transaction processing system, comprising;

a general purpose computer including a memory, a central processing unit and an input/output device;

a data repository coupled to the general purpose computer; and

wherein the memory of the general purpose computer includes computer executable means to;

receive transaction information for a transaction relating to a property unit;

store the transaction information in the data repository[.];

indicate a default condition for the transaction;

initiate a recovery process for the [transaction] property unit, said process involving services to be provided by multiple service providers;

receive reporting information regarding the recovery process from said service providers electronically over a communication network; and,

SJ-10321US

Page 3

provide automated coordination of the recovery process by coordinating communications with said multiple service providers in response to the transaction information stored in the data repository, the transaction information being automatically updated with said reporting information to indicate a current status of the transaction[.], said recovery process including process stages regarding disposal of the property unit following the recovery thereof.

Amend Claim 16 as follows:

16. (amended) The system according to claim 13, wherein [the transaction is associated with a property unit,] the transaction information includes relevant information regarding the property unit and the recovery process includes one or more actions specific to the property unit and wherein the computer executable means includes:

an application/customer profile information input module, wherein the transaction information can be received by the application/customer profile information input module and stored in the data repository; and

a recovery module, wherein information relating to the property is retrieved from the data repository and written to the data repository.

Delete Claim 29 and amend Claim 30 as follows:

30.(amended) The method according to claim 1 wherein [the one or more actions specific to the] said process stages with respect to disposal of property unit include at least one of [locating, recovering possession of,] managing, appraising and selling the property unit.--

Amend Claims 34 and 41 to depend on Claim1.

Amend Claims 55 and 57 as follows:

--55. In a method for transaction processing in respect of which transaction information for a transaction relating to a property unit has been received, the transaction information has been stored in a central repository, a default condition for the transaction has been indicated, a recovery process for the [transaction] property unit

SJ-10321US

Page 4

has been initiated, said recovery process involving services relating to both recovery and disposal of the property unit to be provided by multiple service providers [who] which up-date the transaction information to indicate a current status of the transaction, the step of providing by a computer system automated coordination of the recovery process by coordinating communications with said multiple service providers in response to the transaction information stored in the central repository.--

--57. In a method for transaction processing in respect of which transaction information for a transaction relating to a property unit has been received, the transaction information has been stored in a central repository, a default condition for the transaction has been indicated, a recovery process for the [transaction] property unit has been initiated, said recovery process involving services with respect to both recovery and disposal of the property unit to be provided by multiple service providers [who] which up-date the transaction information to indicate a current status of the transaction, the step of providing a computer system to automate coordination of the recovery process by coordinating communications with said multiple service providers in response to the transaction information stored in the central repository.--

Delete Claim 59 and amend Claim 61 through 64 as follows:

61.(amended) A method for processing a host of financial transactions, each of which entails obligations which are in default, comprising the steps of:  
receiving transaction information for a transaction relating to a property unit;  
storing the transaction information in a central repository;

initiating a recovery process for the transaction, said process involving services including a property unit disposal services to be provided by multiple service providers;

and,

providing automated coordination of the recovery process by computer means which coordinates [coordinating] communications with said multiple service providers in response to the transaction information stored in the central repository, the transaction information being up-dated by said service providers to indicate a current status of the transaction.--

SJ-10321US

Page 5

62.(amended) The method according to claim 61 wherein [the transaction is associated with a property unit,] the transaction information includes relevant information regarding the property unit and the recovery process includes one or more actions specific to the property unit.—

63.(amended) The method according to claim 62 wherein the one or more actions specific to the property unit include at least one of [locating, recovering possession of,] managing, appraising and selling the property unit.--

64.(amended) A transaction processing system comprising:  
a general purpose computer including a memory, a central processing unit and an input/output device;  
a data repository coupled to the general purpose computer,  
wherein the memory of the general purpose computer includes computer executable means to:

receive transaction information for a transaction relating to a property unit which entails obligations which are in default;

store the transaction information in the data repository;

initiate a recovery process for the transaction, said process involving services including property unit disposal service to be provided by multiple service providers;

receive reporting information regarding the recovery process from said service providers electronically over a communication network;

and,

provide automated coordination of the recovery process by computer means which coordinates [coordinating] communications with said multiple service providers in response to the transaction information stored in the central repository, the transaction information being automatically up-dated with said reporting information to indicate a current status of the transaction.—

#### REMARKS

Claims 1 through 8, 10, 12 through 28 30 through 58 and 60 through 64 remain in this application.